

United States Bankruptcy Court  
Northern District of Ohio

In re:  
Daniel D. Prosowski  
Helena Prosowski  
Debtors

Case No. 20-11967-jps  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0647-1

User: admin  
Form ID: 309A

Page 1 of 2  
Total Noticed: 41

Date Rcvd: Apr 15, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 17, 2020.

db/db  
26541446 +Daniel D. Prosowski, Helena Prosowski, 1130 Meister Road, Lorain, OH 44052-5112  
26541452 +Alexander Zolli MD, 2173 North Ridge Rd E, Suite A, Lorain, OH 44055-3400  
26541455 +CTR for Vasc/Thoracic Med Surgery, 2173 North Ridge Road, E, Suite A,  
Lorain, OH 44055-3400  
26541449 +Carrington Mortgage Services, P.O. Box 3489, Anaheim, CA 92803-3489  
26541450 +Cleveland Clinic, 9500 Euclid Avenue, Cleveland, OH 44195-0002  
26541452 +Community Health Partners, 3700 Kolbe Road, Lorain, OH 44053-1611  
26541453 +Community Hospitalists, P.O. Box 72233, Cleveland, OH 44192-0002  
26541456 +Drs. Russell, Berkebile & Assoc., P.O. Box 678950, Dallas, TX 75267-8950  
26541458 +ER Med Svcs of Lorain, Inc., P.O. Box 636283, Cincinnati, OH 45263-6283  
26541457 +Edward & Mercy Wright, 309 West 29th St, Lorain, OH 44055-1111  
26541459 +FFCC, 24700 Chagrin Blvd, Beachwood, OH 44122-5647  
26541460 +FFCC, 24700 Chagrin Blvd, #205, Beachwood, OH 44122-5630  
26541462 +GenPath, 481 Edward H Ross Drive, Elmwood Park, NJ 07407-3118  
26541461 +Gene & Sharon Henderson DDS, 1270 Abbe Road, North, Elyria, OH 44035-1649  
26541463 +Hospital Medical Practices, 11100 Euclid Avenue, Cleveland, OH 44106-1716  
26541464 +Liberty Mutual Insurance, P.O. Box 1848, Warrenville, IL 60555-7848  
26541465 +Life Care Ambulance, 640 Cleveland Street, Elyria, OH 44035-4104  
26541467 +Lorain Municipal Court, 200 W Erie Ave, Lorain, OH 44052-1606  
26541466 +Lorain Municipal Court, 200 West Erie Avenue, Lorain, OH 44052-1606  
26541468 +Mercy Health Center, 3700 Kolbe Road, Lorain, OH 44053-1611  
26541470 +Neb Doctors of Northeast Ohio, PO Box 922189, Norcross, GA 30010-2189  
26541471 +Ohio Bureau of Motor Vehicles, P.O. Box 182081, Columbus, OH 43218-2081  
26541474 +REGIONAL PATHOLOGY ASSOCIATES, PO BOX 385, LORAIN OH 44052-0385  
(address filed with court: Regional Pathology Associates, 630 East River Street,  
Elyria, OH 44035)  
26541479 +Thomas George Associates, LTD, P.O. Box 30, East Northport, NY 11731-0030  
26541480 University Hospital, P.O. Box 1400, Belfast, ME 04915  
26541482 +Western Alliance Bank, P.O. Box 742628, Cincinnati, OH 45274-2628  
26541483 +ZACHARY T MCKENDRICK, Esq., 471 East Broad Street, 12 Floor, Columbus, OH 43215-3806

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: docket@ohbksources.com Apr 15 2020 23:19:14 William J. Balena,  
Balena Law Firm LLC, 30400 Detroit Road, Suite 106, Westlake, OH 44145  
tr EDI: QDOSIMON.COM Apr 16 2020 03:03:00 David O. Simon, Trustee, 55 Public Square,  
Suite 2100, Cleveland, OH 44113-1902  
ust +E-mail/Text: ustpregion09.cl.ecf@usdoj.gov Apr 15 2020 23:20:18 Cynthia J. Thayer,  
US Department of Justice, 201 Superior Avenue, Suite 441, Cleveland, OH 44114-1234  
26541448 EDI: CAPITALONE.COM Apr 16 2020 03:03:00 Capital One Bank USA, 15000 Capital One Drive,  
Richmond, VA 23238  
26541447 +EDI: CAPITALONE.COM Apr 16 2020 03:03:00 Capital One, Attn: President, P.O. Box 6492,  
Carol Stream, IL 60197-6492  
26541451 +EDI: CAPIO.COM Apr 16 2020 03:03:00 Cleveland Clinic Physicians, PO Box 89410,  
Cleveland, OH 44101-6410  
26541469 +E-mail/Text: PBS-Provider-Services@mercy.com Apr 15 2020 23:21:37  
Mercy Health Physicians Lorain, P.O. Box 630827, Cincinnati, OH 45263-0827  
26541472 EDI: PRA.COM Apr 16 2020 03:03:00 Portfolio Recovery Assoc., 120 Corporate Blvd, #100,  
Norfolk, VA 23502  
26541955 +EDI: PRA.COM Apr 16 2020 03:03:00 PRA Receivables Management, LLC, PO Box 41021,  
Norfolk, VA 23541-1021  
26541473 +E-mail/Text: BankruptcyMail@questdiagnostics.com Apr 15 2020 23:21:45 Quest Diagnostics,  
500 Plaza Dr, Secaucus, NJ 07094-3656  
26541476 +E-mail/Text: dl-csbgbankruptcy@charter.com Apr 15 2020 23:21:51 Spectrum,  
2027 West 25th Street, Cleveland, OH 44113-4113  
26541477 +EDI: RMSC.COM Apr 16 2020 03:03:00 Synchrony Bank, 200 Crossing Blvd,  
Bridgewater, NJ 08807-2861  
26541478 +EDI: WTRRN BANK.COM Apr 16 2020 03:03:00 Target, 1000 Nicollet Mall,  
Minneapolis, MN 55403-2542  
26541481 +E-mail/Text: BKRMailOps@weltman.com Apr 15 2020 23:21:03 Weltman Weinberg & Reis Company,  
323 West Lakeside Avenue, East, Cleveland, OH 44113-1009

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

26541454 Credit First, NA, 6275 Eastland Rd  
26541475 Sams Club, P.O. Box 965005  
cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 2, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 17, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 15, 2020 at the address(es) listed below:

David O. Simon, Trustee david@simonlpa.com, dosimon@ecf.axosfs.com  
William J. Balena on behalf of Debtor Helena Prosowski docket@ohbksource.com,  
janet@ohbksource.com  
William J. Balena on behalf of Debtor Daniel D. Prosowski docket@ohbksource.com,  
janet@ohbksource.com

TOTAL: 3

**Information to identify the case:**

Debtor 1 **Daniel D. Prosowski**  
 First Name Middle Name Last Name

Debtor 2 **Helena Prosowski**  
 (Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **Northern District of Ohio**

Case number: **20-11967-jps**

Social Security number or ITIN **xxx-xx-8293**  
 EIN \_\_\_\_-\_\_\_\_-\_\_\_\_

Social Security number or ITIN **xxx-xx-8218**  
 EIN \_\_\_\_-\_\_\_\_-\_\_\_\_

Date case filed for chapter **7 4/13/20**

**Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Daniel D. Prosowski	Helena Prosowski
2. All other names used in the last 8 years		
3. Address	1130 Meister Road Lorain, OH 44052	1130 Meister Road Lorain, OH 44052
4. Debtor's attorney Name and address	William J. Balena Balena Law Firm LLC 30400 Detroit Road Suite 106 Westlake, OH 44145	Contact phone (440) 365-2000 Email: <a href="mailto:docket@ohbksource.com">docket@ohbksource.com</a>
5. Bankruptcy trustee Name and address	David O. Simon, Trustee 55 Public Square Suite 2100 Cleveland, OH 44113-1902	Contact phone (216) 621-6201 Email: <a href="mailto:david@simonlpa.com">david@simonlpa.com</a>

For more information, see page 2 &gt;

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . <a href="http://www.ohnb.uscourts.gov">www.ohnb.uscourts.gov</a> .	United States Bankruptcy Court Howard M. Metzenbaum U.S. Courthouse 201 Superior Avenue Cleveland, OH 44114-1235	Hours open: 9:00 AM – 4:00 PM  Contact phone 216-615-4300  Date: 4/15/20
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>May 21, 2020 at 09:30 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.  <b>*** Valid photo identification required ***</b> <b>*** Proof of Social Security Number required ***</b>	Location:  <b>341 Meeting, H.M.M. US Courthouse, 201 Superior Ave, 6th Floor, Cleveland, OH 44114</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>Filing deadline: 7/20/20</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <hr/> <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. <b>Filing deadline: 30 days after the conclusion of the meeting of creditors</b>	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	